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RESEARCH ARTICLE

Behavioural Aspects of Customers' Preference for Participation Banks: Evidence with Turkish Data*

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Abstract

Participation banks (PBs) are distinct from other banks in that they operate on an interest-free principle. This study aims to investigate the behavioural aspects of individual customers who prefer PBs when choosing a bank. The study covers 12 regional levels throughout Turkey determined by the Turkish Statistical Institute (TURKSTAT). A multidimensional measurement model has been created that can measure the behavioural aspects of PB customers. In line with the maximum likelihood calculation technique due to normal distribution of collected data, the question of whether or not the measurement model is compatible with the data set has been tested using methods of Exploratory Factor Analysis and Confirmatory Factor Analysis. As a data collection tool, the survey form is used and survey form data for a total of 440 customers are analysed. According to the results of the study, it is determined that attitude, social influence, religious sensitivity, experience, accuracy, awareness, trust, benevolence and cost factors are determinant in the transformation of behavioural intentions into actual behaviour when customers choose PBs. Among these factors, the factors that best explain intention are benevolence, attitude, social influence and accuracy, whereas with the cost incurred in banking transactions, traditional and social media ads directed at PBs have a relatively lower ability to explain behaviour.

Keywords

Participation Banks, Bank Customer, Customer Behaviour, Exploratory Factor Analysis, Confirmatory Factor Analysis

Introduction

Interest-free banking is one of the activity types of the banking sector, which constitutes the basis of the financial system. It has become a remarkable type of banking in the 21st century both due to its place in the total banking sector and due to its rapid spread at the global level.

In a world where the negative effects of the first World War and then the global economic depression of 1929 were felt, the Second World War began while seeking a solution to and an exit from economic depression. Such developments, which have led to the deterioration of the economy of many countries and an increase in poverty, have prompted a search for an

alternative financing system in the financial sector. In particular, the emergence of the need for interest-free finance in the 1940s and 1950s in Muslim communities and research carried out in this area brought the idea of participation banking to the agenda. Initiatives launched in Malaysia and Pakistan have almost taken on the role of intermediation in transforming the idea of participation banking from theory to practice.

Egypt is where the idea of participation banking has turned into practice. The establishment of a savings bank in the city of Mit-Ghamr, Egypt in 1963 is known as the first of its kind of banking. Following this development, the transnational Islamic Development Bank and the Dubai Islamic Bank entered into operation in 1975 in order to promote social and economic development within the framework of Islamic law, and the idea of participation banking in the modern sense was implemented. Especially in the 20th century, the acceleration of the industrialization process and the unexpected rise in oil prices in the 1970s accelerated the idea of transitioning participation banking from thinking into practice. All these developments have set an example in terms of European countries and other countries, such as Russia and the United States, and the practice of participation banking has become more common in the world (Alrifai, 2017).

Global financial crises throughout history have made the banking system questionable, raising issues such as insufficient banking regulations, the risk factor in banking transactions and capital adequacy. Particularly in the period since 2007, the global financial system has gone through several major fluctuations that have resulted in the persistence of some systemic deficiencies and increased concerns about sustainability. Due to high interest rates in the United States, the failure of many banks following the explosion of the mortgage market and the bankruptcy of Lehman Brothers has necessitated effective and comprehensive intervention in the global financial system. As part of all these developments in the global financial system, PBs in both Turkey and in other countries where the interest-free financial system is applied have continued to erode the market share of other banks (Jobst, 2011).

The practice of participation banking in Turkey began with Decree No. 83/7506 on 16 December 1983, which allowed private financial institutions to operate on an interest-free basis. The term for these private financial institutions was changed to "Participation Banks" in accordance with Banking Law No. 5411 on 1 November 2005. Since its inception in 1985, participation banking has shown rapid growth, particularly in the 2000s. A total of 6 PBs are operating in Turkey as of 2020. In line with the latest data published by the Banking Regulation and Supervision Agency-BRSA (September 2020), the share of PBs in the total banking sector has increased to 7% (BRSA, 2020). In an environment where PBs aim to reach a share of 15% in 2025 (PBAT, 2015) and become a provider of financial products and services according to international standards, the importance of this study's investigation of the behavioural factors that lead customers to choose these banks is clear.

When the studies in the literature (Taib, Ramayah & Razak, 2008; Rashid & Hassan, 2009; Asif, Shah, Afeef & Ahmed, 2016) are examined, it is seen that they are generally limited to a specific city or region. In particular, the fact that no comprehensive research on the subject has been conducted in the national literature reveals the original value of this study. In light of the information expressed, the main purpose of this study is to contribute scientifically to the domestic and foreign literature by identifying possible behavioural factors in the preference of individual customers for PBs based on the sample from TURKSTAT's 12 regions.

This work has five chapters. In the second chapter, which is the literature analysis, studies on this subject are examined. In the third chapter, the research methodology used in the application phase of the study is discussed, and in the fourth chapter the findings obtained from the analysis are presented. In the last part of the study, the findings obtained are interpreted and discussed, and recommendations are made regarding the purpose of the study.

Literature Analysis

When examining pioneering studies investigating the behavioural aspects of customers who prefer PBs, it is seen that the first related study was conducted in Jordan by Erol & El-Bdour (1989). The authors aim to identify the behavioural aspects of bank customers in preferring PBs and other banks. They have analysed the data obtained by survey data collection with a t-test for 197 people who are customers of PBs and 237 people who are customers of other banks. The authors argue that individuals, especially in the 20-29 age range, act more consciously by investigating the profit-loss situations of their own savings when choosing PBs and are better aware of participation banking services, so the level of awareness is higher in younger individuals. Furthermore, the authors note that customers are not behaviourally influenced by the religious factor while choosing PBs (Gerrard & Cunningham, 1997; Zaher & Hassan, 2001). In parallel with this result, they also state that the religious factor does not have a strong effect on the behaviour of customers, as seen in a sample of 136 PB customers in Malaysia in a study conducted by Amin, Rahman, Sondoh Jr & Hwa (2011). According to findings of this study, customers are behaviourally influenced by human behaviour, such as that of family, friends, and spouses etc. who are around them while choosing PBs.

Subhani, Hasan, Nayaz & Osman (2012) highlighted the influence of the religious factor on behaviour in their study of 300 samples of Pakistani PB customers. In addition, bank service quality, bank accessibility and social-environmental impact are other significant factors that guide behaviour. In the study conducted by Imtiaz & Ullah (2016), the authors have found that religious sensitivity is the most important factor affecting behaviour. Another study claiming that this factor has an effect on customer behaviour is the research conducted by Asif et al. (2016). According to the authors, apart from religious sensitivity, factors such as social environment, government support, ease of service and cost are effective on the behaviour of PB customers. The results of the research conducted by Warsame and Ireri (2016) for Nigeria are also in line with the findings obtained from this study.

There are other studies suggesting that the social influence factor is effective in the behaviour of customers who prefer PBs. For instance, Zainuddin, Jahyd & Ramayah (2004) have examined whether there are behavioural differences between PB customers and other bank customers by conducting a survey of a sample of 123 Malaysian bank customers. As a result of the research, the authors have noted that customers consider the opinions and suggestions of the people around them a social influence, and that the social influence factor plays a significant role in behaviour when choosing PBs. As a justification for this, customers rely more on opinions of people around them. Another study similar to this has been conducted in Pakistan by Ali & Raza (2015). In this study, the authors aim to examine the behavioural aspects of individuals in their preference for credit cards offered by PBs. The authors, who have examined the data obtained from 466 PB customers through a factor analysis method, have observed that social influence plays a more dominant role on the bank-related behaviours of customers, but the cost incurred in banking transactions (commission expenses, etc.) do not have any effect on customer behaviour.

There are also scientific studies indicating that the social influence factor as well as the personal attitude of the customer play an active role in the behaviour of PB customers when they prefer these banks. For example, in a study of 300 individuals in Malaysia by Taib et al. (2008), the authors have found that individuals' personal attitudes, apart from the social influence factor, are also effective in investment decisions, and this is reflected in individuals' actual behaviour. In the study conducted by Ali, Raza & Puah (2015) on a sample of 471 bank customers, it is argued that Pakistani individuals have more behavioural personal attitudes when they prefer PBs, and they pay particular attention to factors related to cost in banking transactions. Warsame & Ireri (2016), who claim that social influence has no effect on individuals' bank preferences, find that the personal attitude factor plays a significant role in the behaviour of Qatari individuals. The authors point out that an attitude based on personal knowledge and experience is the most prominent factor in the investment decisions of individuals. Similarly, Mehtab, Zaheer & Ali (2015) state that knowledge and experience related to banking transactions are effective on the behaviour of PB customers in their survey study conducted on a sample of 200 individuals in Peshawar. Apart from these studies, other studies aimed at identifying the behavioural aspects of customers who prefer PBs when choosing a bank are summarized in Table 1.

Methodology of Research

In this section, the scope of the research, the research model, the universe and sample of the research, data collection and data analysis, respectively, are discussed.

Table 1

Summary of Other Studies Examining Behavioural Aspects of PB Customers

Research	Purpose	Findings	Data Collection Technique	Sample Number/ Scope
The role of religious norms, trust, importance of attributes and information sources in the relationship between religiosity and selection of the Islamic bank Usman, Tjiptoherijanto, Balqiah & Agung (2017) Journal of Islamic Marketing	To determine the relationship between factors affecting the bank choice of PB customers and religious factor	Religious sensitivity and trust factors play an important role when customers choose PBs.	Survey	363 people/ Indonesia
Exploring the demand side issues in participation banking in Turkey: Questionnaire survey on current issues and proposed solutions Savaşan, Saraç & Gürdal (2013) Afro Eurasian Studies	To identify current issues in the field of participation banking in Turkey	Four main issues: implementation of Islamic principles, traditional banking competition, laws and regulations, human capital and corporate governance.	Survey	1045 businessmen/ Turkey
Examining a theory of reasoned action (TRA) in internet banking using SEM among Saudi consumers Albarq & Alsughayir (2013) International Journal of Marketing Practices	To investigate behavioural aspects of customers in the context of internet banking usage	Attitude and the social influence factor are effective in the use of internet banking by Saudi bank customers.	Survey	350 people/ Riyadh
Factors influencing selection of Islamic banking in Thailand: The mediating effect of confidence Yamirudeng (2013) Doctoral Thesis	To identify factors affecting decisions of PB customers	Awareness, trust, personal attitude and service factors are effective on behaviour.	Survey	300 people/ Thailand
Consumer attitudes and purchase intentions toward Islamic banks: The influence of religiosity Souiden & Rani (2013) International Journal of Bank Marketing	To study the role of the religious factor on the behaviour of customers who prefer PBs	The religious factor has no influence on customer behaviour.	Survey	188 people/ Tunisia
Customer's criteria for selecting an Islamic bank: Evidence from Pakistan Awan & Bukhari (2011) Journal of Islamic Marketing	To determine the behavioural aspects of customers' bank preference	While awareness and religious factors have a low effect on customers' behaviour, service quality has a high impact.	Survey	250 people/ Pakistan
The influence of religion on Islamic mobile phone banking services adoption Sun, Goh, Fam & Xue (2011) Journal of Islamic Marketing	To examine the influence of the religious factor on the behaviour of mobile users of participation banking	The influence of the religious factor on the behaviour of mobile users has been identified.	Survey	135 people/ South East Asia

Research	Purpose	Findings	Data Collection Technique	Sample Number/ Scope
Islamic banking: selection criteria and implications Marimuthu, Jing, Gie, Mun & Ping (2010) Global Journal of Human Social Science	To investigate decisive factors in the preference of PB customers for these banks	It is determined that cost, quality of service and social influence factors are effective in customers' bank preferences.	Survey	450 people/ Klang Valley
Customers' demographics affecting bank selection criteria, preference, and market segmentation: Study on domestic Islamic banks in Bangladesh Rashid & Hassan (2009) International Journal of Business and Management	To examine effective factors in bank preferences of domestic customers in Bangladesh	Awareness of banking transactions, service efficiency and development of electronic banking system have an impact on behaviour.	Survey	371 people/ Dhaka City
Perception of Islamic banking: Does it differ among users and non-users? Zainuddin et al. (2004) Jurnal Manajemen dan Bisnis	To investigate the difference between PB customers and other bank customers	PB customers rely more on their social circle in choosing a bank than other bank customers. Also, their personal attitudes play a prominent role.	Survey	123 people/ Penang
Perceptions of Malaysian corporate customers towards Islamic banking products & services Ahmad & Haron (2002) International Journal of Islamic Financial Services	To identify behavioural aspects of Malaysian PB commercial customers	Cost, religious factor, company interest and fast and effective service are effective on the behaviour of corporate customers.	Survey	100 people/ Malaysia
Islamic banking: A study of customer satisfaction and preferences in Jordan Naser, Jamal & Al-Khatib (1999) International Journal of Bank Marketing	To investigate factors affecting the bank preference of PB customers	Financial products and services offered by the bank are effective on customer behaviour.	Survey	206 people/ Jordan
Banking behavior of Islamic bank customers: perspectives and implications Metawa & Almossawi (1998) International Journal of Bank Marketing	To examine factors in bank selection on customers of Bahrain Islamic Bank and Faisal Islamic Bank	Friends, family and bank proximity factors are effective on customers' behaviour.	Survey	300 people/ Bahrain

Scope of Research

This study references 12 regions, as determined by TURKSTAT. The 12 regions where field research has been conducted are as follows: TR1-Istanbul, TR2-West Marmara, TR3-Aegean, TR4-East Marmara, TR5-Western Anatolia, TR6-Mediterranean, TR7-Central Anatolia, TR8-Western Black Sea, TR9-Eastern Black Sea, TRA-Northeast Anatolia, TRB-TRC East Anatolia and Southeast Anatolia in Turkey. The regions are illustrated in Figure 1.

Figure 1. 12 Regions
Source: TURKSTAT

Research Model and Hypotheses

A research model has been developed throughout Turkey using studies in the literature to determine the behavioural aspects of individual customers who prefer PBs when choosing a bank. This model is illustrated in Figure 2.
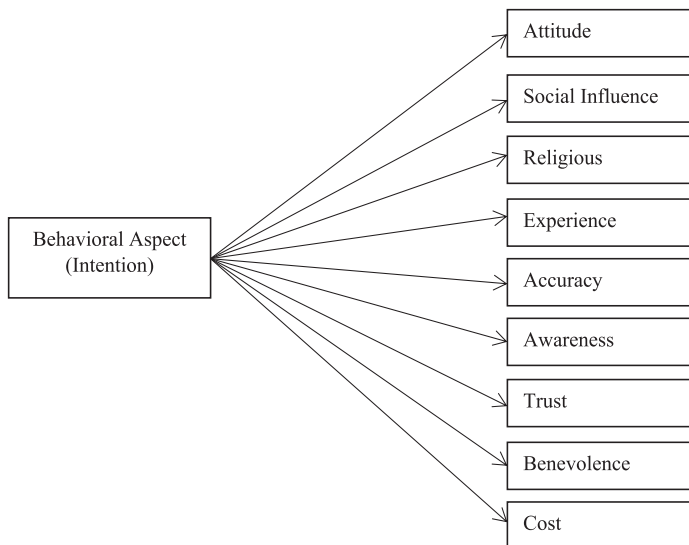

Figure 2. Research Model
Source: Created by the author.

The above research model has been created in order to determine the behavioural aspects of individual customers who prefer PBs. It was created by the author by combining a total of

nine basic factors together with attitude and social influence factors (Fishbein & Ajzen, 1975) taken from TRA (Theory of Reasoned Action). In the study, TRA factors consist of attitude and social influence factors. A brief description of the factors in the research model can be described as follows:

TRA was developed by Fishbein and Ajzen in 1975 and was taken as a reference in scientific studies in many fields, such as social psychology, food and medicine (Park, 2000; Chau & Hu, 2001; Mathieson, Peacock & Chin, 2001; Teo & Pok, 2003; Celuch, Taylor & Goodwin, 2004; Hsu & Chiu, 2004; Kleijnen, Wetzels & Ruyter, 2004; Zainuddin et al., 2004; Ma'ruf, Mohamad & Ramayah, 2005; Ramayah & Suki, 2006; Shih & Fang, 2006; Gopi & Ramayah, 2007; Souiden & Rani, 2013; Koe & Rahman, 2014; Ali et al., 2015; Ali & Raza, 2015; Mamman, Ogunbado & Abu-bakr, 2016; Warsame & Ireri, 2016). The main goal in this theory is to uncover the relationship between individuals' behaviour, beliefs and intentions. In this model, an individuals' behaviour occurs through his or her intention. The factors defining this theory are highlighted in Figure 3 (Taib et al., 2008).
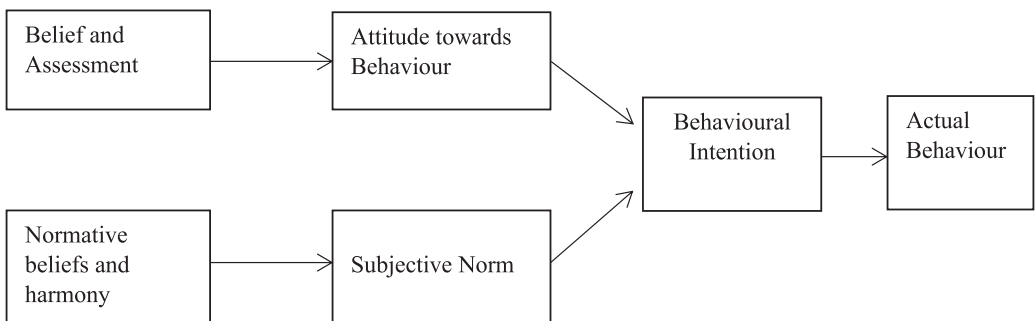
Figure 3. TRA Factors
Source: Taib et al., 2008

According to TRA, individuals' behaviour is influenced by personal attitude and social influence factors. One must regard individuals' beliefs or thoughts they have about themselves and their environment in order to understand their behaviour. In the social influence factor, a person motivates himself by adapting to certain preferences of people such as a spouse, family, friends etc. who feel important to him (Lada, Harvey Tanakinjal & Amin, 2009; Trafimow, 2009).

Attitude

An attitude is generally a positive or negative assessment of an individual regarding a particular case. In other words, attitude refers to an individual's approach to a situation or an event. Therefore, attitudes of individual PB customers towards participation banking are examined under this factor (e.g., I will always be a customer of the PB in my banking tran-

sactions, the number of PBs should increase, etc.) (Taib et al. 2008; Amin et al., 2011; Albarq & Alsughayir, 2013).

Hypothesis 1 (H₁): The attitude factor has a positive effect on the behaviour of individual customers who prefer PBs.

Social Influence

Social influence refers to an individual's perception of what other people think of a situation or an event, and to what extent this affects an individual's behaviour or action. Under this factor, this study examines whether individual customers are affected by their relatives' opinions (e.g., friends, family, etc.) about PBs when they choose them (Koe & Rahman, 2014; Ali, Raza & Puah, 2015; Warsame & Ireri, 2016).

Hypothesis 2 (H₂): The social influence factor has a positive effect on the behaviour of individual customers who prefer PBs.

Religious Factor: The sensitivity of individual customers who prefer PBs to interest has been determined under the religious factor in this study (Haron, Ahmad & Planisek 1994; Metawa and Almossawi, 1998; Naser et al., 1999; Sulaiman, 2003; Gait & Worthington, 2008; Amin et al., 2011; Sun et al., 2011; Rehman & Masood, 2012; Ramdhony, 2013; Magd & McCoy, 2014; Koe & Rahman, 2014).

Hypothesis 3 (H₃): The religious factor has a positive effect on the behaviour of individual customers who prefer PBs.

Experience: Under the experience factor, we examine considerations including the proximity of customers' residences to PB branches (so that they can be informed of all relevant developments) and the degree to which internet and mobile banking are simple and understandable (Zainuddin et al., 2004; Hassan, Ahmed, Imran, Naeem, Waheed & Ahmed, 2012; Mehtab et al., 2015; Asif et al., 2016).

Hypothesis 4 (H₄): The experience factor has a positive effect on the behaviour of individual customers who prefer PBs.

Accuracy: The fact that PB employees act as experts in their banking transactions is considered within the scope of the accuracy factor (Morgan & Hunt, 1994; Doney & Cannon, 1997; McKnight & Chervany, 2002; Wakefield, 2004; Zainuddin et al., 2004; Usman et al., 2017).

Hypothesis 5 (H₅): The accuracy factor has a positive effect on the behaviour of individual customers who prefer PBs.

Awareness: With the awareness factor, we have tried to determine whether or not the

reputation of PBs in society and advertisements for PBs in various media and social media outlets (such as television, newspapers, Facebook, Instagram and Twitter) create awareness among customers (Mehtab et al., 2015; Al-Sharif, Qwader & Al-Slehat, 2017).

Hypothesis 6 (H_6): The awareness factor has a positive effect on the behaviour of individual customers who prefer PBs.

Trust: Within the scope of the trust factor, we have investigated compliance with the principle of transparency in banking transactions and banks' being public or private capital (Jarvenpaa, Tractinsky & Vitale, 2000; Sun et al., 2011; Voon, Ngui & Agrawal, 2011; Koe & Rahman 2014; Usman et al., 2017).

Hypothesis 7 (H_7): The trust factor has a positive effect on the behaviour of individual customers who prefer PBs.

Benevolence: The confidence of employees in bank transactions, solving possible problems related to bank transactions in a short time, and supporting social responsibility projects are discussed under the title benevolence (Morgan & Hunt, 1994; Doney & Cannon, 1997; Voon et al. 2011; Usman et al., 2017).

Hypothesis 8 (H_8): The benevolence factor has a positive effect on the behaviour of individual customers who prefer PBs.

Cost: Under the cost factor we examine the impact of PBs on customer behaviour with regard to the fees and commissions for banking services they provide and late fees applied in instalment transactions (Haron et al., 1994; Abdullah & Dusuki, 2006; Olson & Zoubi, 2008; Amin et al., 2011; Koe & Rahman, 2014; Ali & Raza, 2015; Asif et al., 2016).

Hypothesis 9 (H_9): The cost factor has a positive effect on the behaviour of individual customers who prefer PBs.

Population and Sampling of Research

It is required to know the research population (universe) in order to determine the sample in a study. Research conducted on a target audience whose precise lines are unknown may not yield effective results. Generalizing about a research population based on data from a sample mass is based on probability. Therefore, the larger the sample mass, the less likely it is to be mistaken in the generalization made about the research population. Hence, for a suitable sample, it is required to achieve a balance that provides the ability to represent (Altunışık, Çoşkun, Bayraktaroğlu & Yıldırım, 2010). In line with this information, the minimum sample size to be reached in a research population of 1 million people and above is 384 people, within the framework of acceptable sample size for a particular population developed by Sekaran

and Bougie (2016) and generally accepted in the literature (Sekaran & Bougie, 2016). According to 2018 4th quarter data published by the Participation Banks Association of Turkey (PBAT), the total number of active individual customers of PBs in Turkey is 1,038,787 people. Accordingly, the number of customers in the 12 TURSTAT regions and the minimum sample numbers to be reached by region are presented in Table 2.

Table 2

The Number of Active Individual Customers by Region and the Number of Samples to be Reached.

12 TURKSTAT regions		Active Total Number of Individual Customers	Minimum Sample Number according to Sekaran and Bouige (2016)	Individual Customer Sample Percentage (%)
Code	Region Name			
TR1	Istanbul	413474	153	39.84
TR2	West Marmara	18460	7	1.82
TR3	Aegean	66517	25	6.5
TR4	Eastern Marmara	114211	41	10.67
TR5	Western Anatolia	122278	44	11.6
TR6	Mediterranean	76243	27	7.03
TR7	Central Anatolia	48095	18	4.68
TR8	Western Black Sea	32723	13	3.38
TR9	Eastern Black Sea	25684	10	2.6
TRA	Northeastern Anatolia	19792	8	2.08
TRB	Middle East Anatolia	29378	11	2.8
TRC	Southeastern Anatolia	71932	27	7
Grand Total of Regions		**1038787**	**384**	**100**

Source: Created by the author using data published by PBAT.

Collection of Data

A survey form was used to collect data from customers who use PBs. Bank branch managers were interviewed and reported that they would like to participate in this research, and that survey forms could be filled out by bank staff as they interviewed customers. Survey forms were then sent by mail/cargo to branches of participating banks throughout Turkey, and 440 forms were completed by bank staff through face-to-face interviews with individual customers, ensuring that they could answer completely and correctly.

The Delphi method was used to prepare the data set of this study. This method is based on the knowledge, opinion and experience of a group of experts on a particular subject (Okoli & Pawlowski, 2004). The expert group is composed of academicians and finance experts (bank employees). Initially, taking into account the experience of the expert group and studies in the literature (Fishbein & Ajzen, 1975; Haron et al., 1994; Morgan & Hunt, 1994; Metawa & Almossawi, 1998; Jarpenvaa et al., 2000; Mehtab et al., 2015), a scale with 33 items was developed. Also, an open-ended questionnaire was organized. Content adequacy of the items in the questionnaire was examined by pilot study. The articles are designed according to the

Likert scale of 5 (1=strongly disagree, 5=strongly agree). Creating 5 or 7 scales gives the variance and sufficient Alpha coefficient (internal consistency) required to examine the relationships between matter and scale (Lissitz & Green, 1975).

The pilot study was conducted on 69 individual PB customers in Trabzon province. Accordingly, survey questions were finalized and implemented at the regional level. The results of the pilot study were shared with the expert group. After a panel discussion, a final decision was made for 33 statistically significant articles (p<0.05) and an open-ended question. This number, as Hinkin & Schriesheim (1989) suggest (more than 7), is sufficient in terms of internal consistency and trust. The survey form was designed as a total of two sections following introductory information concerning the study. In the first part, demographic questions were asked. The second part presented a total of nine factors that may affect customer behaviour when choosing a PB and asked 33 questions about these factors.

Analysis Method of Research

In this study, two basic analysis techniques, Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA), were used via SPSS 24 and AMOS 24 software programs, respectively.

Exploratory Factor Analysis

Regarding EFA (Getty & Thompson, 1994; Kline, 1998), the main axis method (Rummel, 1970; Ford, MacCallum & Tait, 1986) was used in this study. The Kaiser-Meyer-Olkin (KMO) test was performed for sample adequacy. The KMO value was recognized as >0.8 (Kaiser, 1958). The appropriateness of factor structure was examined by Bartlett's globality test. The percentage of variance described by factors greater than 1 and the Guttman-Kaiser Eigenvalue greater than 70% was used. Assuming that there is no relationship between the factors, the orthogonal rotation (varimax) technique was applied. Varimax rotation increases the interpretability of factors. It also aims to minimize a large number of factors with high load (Hair, Anderson, Tatham & Black, 1995; Hopkinson & Pujari, 1999). It is sufficient that the factor loads of substances are higher than 0.40 (Stevens, 1992; Field, 2000; Tabachnick & Fidell, 2007).

Confirmatory Factor Analysis

In calculating general goodness of fit belonging to the scale with CFA, Comparative Fit Index (CFI), Root Mean Square Error of Approximation (RMSEA), Goodness of Fit (GFI) and Standardized Root Mean Square Error of Approximation (SRMR) are used (Meehl, 1990; Longo & Mura, 2007). For a good fit model, chi-square value ($\chi^{2/df}$) normalized by degrees of freedom is suggested to be between 2-5 (Bagozzi & Yi, 1998; Chiu & Wang, 2008). CFI and

GFI values are supposed to be above 0.90 (Hu & Bentler, 1999). Browne & Cudeck (1993) state that SRMR and RMSEA values should be below 0.08.

Cronbach's alpha was calculated to examine the scales' internal consistency trust. The internal consistency trust coefficient indicates whether there are individual differences about specific groups of substances. As an acceptable internal consistency indicator of the scale created in this study, Cronbach's alpha value equal to or greater than 0.80 is accepted for the Cronbach's alpha coefficient (Cronbach, 1946).

Findings

This section discusses statistical information about sampling, trust of survey questions, correlation analysis, Cronbach alpha, described mean variance, combined trust, EFA and CFA.

Statistical Information About Sampling

A total of 440 individual customers were studied in the research. Accordingly, the distribution of demographic characteristics of customers is illustrated in Table 3. As can be seen in the table, 73.4% (323 people) of the individual customers participating in the study were male and 26.6% (117 people) were female. At the same time, 25.5% of respondents (112 people) were between the ages of 18-29, 19.5% (86 people) were between the ages of 40-49, and 10% (44 people) were between the ages of 50-59. It is observed that 41.4% (182 people), who make up the majority of respondents, were between the ages of 30-39 years.

Of the sample, 64.1% (282 people) are married, 33.2% (146 people) are single, and 2.7% are married or unmarried. At the same time, 8.2% (36 people) of the respondents have primary education degrees, 29.8% (131 people) have high school and equivalent school degrees, 12.3% (54 people) have associate degrees, 41.4% (182 people) have bachelor's degrees and 8.4% (37 people) have master's degrees. In addition, it is noted that 11.4% of respondents (50 people) earn a monthly income of less than ₺2,000, 22.3% (98 people) earn between ₺2,000-3,000, 37.3% (164 people) earn between ₺3,001-5,000, and 29.1% (128 people) earn a monthly income of more than ₺5,000. When respondents are evaluated in terms of occupational distribution, 15.7% (69 people) are craftsmen and those who work in related jobs, 27.6% (122 people) work in jobs that do not require qualifications, 42.6% (187 people) are professionals, and 14.1% (62 people) are from groups other than these.

When the sample is evaluated in terms of customers' PB history, it is seen that 17.7 % (78 people) have been customers for less than 1 year, 35.1% (154 people) for between 1-5 years, 31.1% of (137 people) for 6-10 years and 16.1 percent (71 people) for more than 10 years. Furthermore, it is obvious that the majority, or 59.3% (261 people), are also DP customers,

while 40.7% (179 people) are only PB customers when evaluated in terms of the rate of custo-mers' use of DPs. In terms of DP history, it is observed that 30.9% (82 people) have been DP customers for less than 5 years, 23% (60 people) for 5-9 years, 31.7% (83 people) for 10-15 years, 6% (15 people) for 16-20 years, and 8.3% (21 people) for more than 20 years.

Table 3

Demographic and Professional Characteristics of Respondents

Gender	Frequency	%	Income Level	Frequency	%
Female	117	26.6	Less than ₺ 2,000	50	11.4
Male	323	73.4	₺2,000-3,000	98	22.3
Age	**Frequency**	**%**	₺3,001-5,000	164	37.3
18-29	112	25.5	More than ₺ 5,000	128	29.1
30-39	182	41.4	**Occupation**	**Frequency**	**%**
40-49	86	19.5	Artisans and employees in related jobs	69	15.7
50-59	44	10.0	Employees in jobs that do not require qua-lifications	122	27.6
Over 60 Years	16	3.6	Professional Groups (Doctor, Engineer, Lawyer, Teacher, Banker, Civil Servant, etc.)	187	42.6
Marital Status	**Frequency**	**%**	Other (Unemployed, Retired, Housewife etc.)	62	14.1
Married	282	64.1	**PB History**	**Frequency**	**%**
Single	146	33.2	Less than 1 year	78	17.7
Divorced	12	2.7	1-5	154	35.1
Education Status	**Frequency**	**%**	6-10	137	31.1
Primary	36	8.2	More than 10 years	71	16.1
High School	131	29.8	**DP History**	**Frequency**	**%**
Associate's degree	54	12.3	Under 5 Years	82	30.9
Bachelor's degree	182	41.4	5-9	60	23.0
Master's degree	37	8.4	10-15	83	31.7
Rate of Deposit Banks (DPs) Usage	**Frequency**	**%**	16-20	15	6.0
Yes	261	59.3	Over 20 Years	21	8.3
No	179	40.7			
Total	**440**	**100**	**Total**	**440**	**100**

Validity and Reliability of Measurement Tool in Research

Cronbach's Alpha, KMO and Barlett test, which are used as a measurement tool in the research and which belong to the scale related to factors that may affect the behaviour of individual customers included in the survey form, have been calculated through the SPSS program. The results of validity and reliability analysis of the scale are included in Table 4.

The fact that the internal consistency coefficient Cronbach's Alpha (α) is in the range of $0.80<\alpha<1.00$ indicates that the scale is highly reliable. As shown in Table 4, the internal consistency coefficient of the 33-question scale is calculated as 0.928. At the same time, KMO value is 0.92 and Barlett test ($\chi^2=6816.142$, df=528, P=0.000) is statistically significant. The fact that KMO value is greater than 0.50 and Barlett value is significant shows that the rese-

arch dataset is suitable for factor analysis (Sharma & Roy, 2016). Moreover, it is determined that all matter factor loads in the diagonal of the anti-image correlation table are higher than 0.50. Therefore, it is concluded that the substances contained in the scale have accurately measured the property as required (Durmuş, Yurtkoru & Çinko, 2018).

Table 4

Reliability Results and Average Values of the Scale

Number of Questions	Sample Number	Average	Cronbach's Alpha	KMO	Barlett		
					X2	df	P
33	440	3.72	0.928	0.922	6816.142	528	0.000

Normality Test of Scale

Z scores are calculated in determining normality distribution of scale data. A Z score between +1.96 and -1.96 indicates normal distribution of data (Tabachnick & Fidell, 2007). Furthermore, normal distributions of data are calculated through histogram and Q-Q graphs (Ben & Yohai, 2004). The results of the Z score of the research scale are stated in Table 5. According to the Z score results, it is seen that the research scale has a normal distribution. Moreover, the fact that skew values of the scale are in the range of ± 2 (Akalin, 2015; George & Mallery, 2016) reveals that normality assumption is met. Results from the tests above verify that the scale is suitable for EFA.

Table 5

Normality Test Results for Behavioural Intention Scale

Questions	N	Average	Skewness	Std. Error	Z Score
1-The reason I prefer PBs is that their activities are interest-free.	440	3.909	0.90	.116	1.55
2-People around me benefit from the services offered by PBs.	440	3.864	-0.80	.116	-1.13
3-Ads about PBs in traditional media tools such as television, radio, and newspapers do not affect my preference for these banks.	440	3.507	-0.50	.116	-0.61
4-I pay attention to whether my work at PBs is permissible.	440	3.884	0.82	.116	1.72
5-The late fees imposed by PBs in instalment transactions should be lower than other banks.	440	3.782	-0.75	.116	-0.95
6-PBs take care of their customers in banking services.	440	4.023	-1.19	.116	-1.68
7-My environment has no influence on my preference for PBs.	440	3.314	-0.32	.116	-0.86
8-I will always be a customer of PBs in my banking transactions	440	3.911	0.78	.116	1.36
9-The fact that services like internet banking and mobile banking etc. are simple and understandable affects my preference for PBs.	440	3.545	0.56	.116	0.73
10-I am sufficiently informed about the services offered by PBs (SMS, e-mail, mobile notification, etc.)	440	3.793	-0.76	.116	-0.99
11-I trust PBs in my banking transactions.	440	4.018	-1.16	.116	-1.33

Questions	N	Average	Skewness	Std. Error	Z Score
12-The fact that PB employees attach importance to their appearance (clothes, headscarves, etc.) does not affect my choice of these banks.	440	3.584	-0.62	.116	-1.29
13-People around me think that their investments through PBs are more fruitful.	440	3.680	0.54	.116	0.63
14-I do not pay attention to the name of these banks (Kuveyt Türk, Vakıf Participation, Turkey Finance, Albaraka Türk, Ziraat Participation) when I choose to use PBs.	440	3.152	-0.14	.116	-1.04
15-The fact that they offer attractive payment opportunities in fund utilization service positively affects my preference for PBs.	440	3.805	-0.77	.116	-1.41
16-PBs act according to Islamic standards in their activities.	440	3.502	0.86	.116	1.04
17-I don't feel the need to question my transactions with PBs.	440	3.766	-0.46	.116	-0.67
18-PBs should receive lower fees and commissions for the services they provide compared to other banks.	440	3.148	-0.85	.116	-1.28
19-The culture in the city where I live has an effect on my preference for PBs.	440	3.959	-0.19	.116	-1.54
20-PBs must act expertly in meeting the bank-related needs of customers.	440	3.466	0.93	.116	1.07
21-The fact that PBs are private, public (state) capital or foreign capital does not affect my preference for these banks.	440	3.934	-0.44	.116	-1.45
22-I think PBs are transparent in their banking transactions.	440	3.925	-1.06	.116	-1.77
23-The services provided by PBs meet my expectations.	440	3.486	0.97	.116	1.23
24-The reputation of PBs in society does not affect my decision to work with these banks.	440	3.793	0.49	.116	1.12
25-I follow innovations in PBs.	440	3.423	-0.69	.116	-0.72
26-Being close to the branches of PBs has an effect on my preference for these banks.	440	3.875	-0.36	.116	-1.03
27-I don't think interest is used in the services of PBs.	440	4.034	-0.90	.116	-1.15
28-PBs provide satisfactory assistance in solving customer problems.	440	4.098	0.99	.116	1.05
29-I recommend that my acquaintances who are customers of other banks use PBs.	440	3.991	1.08	.116	1.76
30-Participation banks perform banking services in accordance with Islamic procedures.	440	4.132	1.03	.116	1.49
31-The number of PBs should increase.	440	3.527	-0.38	.116	-0.49
32-The support of PBs in social responsibility projects affects my preference for these banks.	440	3.202	-0.15	.116	-1.18
33-Ads related to PBs on social media such as Facebook, Twitter and Instagram affect my preference for these banks.	440	3.531	-0.24	.116	-1.40

EFA and CFA Findings

EFA was conducted on the data set consisting of 440 answers from individual customers participating in the survey. In structural equation models, the sample size is suggested as at

least 150 in some sources. According to some sources, the number of parameters to be estimated in the model should be at least 10 times larger (Civelek, 2017). If a size in the model has two observed variables, the number of samples must be at least 400 (Çelik & Yılmaz, 2013; Aksu, Eser & Güzeller, 2017). Hence, sample size of the study meets analysis assumption. In order to reach the highest quality of factor structure, several EFA rounds have been regulated in the study. A varimax technique has been selected in line with the presumption that the units are not related to each other. EFA results are stated in Table 6.

In the first-round results of the 33-item EFA, 9 factors with eigenvalues greater than 1 were produced with an initial 25 iterations. In the analysis, KMO value was calculated as .92 by Bartlett's globality test (p<0.000). Also, 7 items with less than .40 factor loads under a single factor in rotation rounds were deleted (Stevens, 1992; Field, 2000; Tabachnick & Fidel, 2007). According to the findings, the first factor can explain 23.505% of the total variance, the first and second factors together, 33.284% of the total variance and all nine factors can explain 70.358% of the total variance (Kalaycı, 2010; Gürbüz & Şahin, 2016; Karagöz, 2017). In line with this result, the effect on the behavioural intention of individual customers who prefer PBs is expressed through social influence, religious sensitivity, experience, awareness, accuracy, trust, benevolence and cost dimensions.

Table 6

Explanatory Factor Analysis References

Main Factor	Item	Factor Loads								
		1	2	3	4	5	6	7	8	9
Attitude	Item 30	.788								
	Item 29	.768								
	Item 8	.705								
	Item 31	.628								
Social Influence	Item 13		.818							
	Item 2		.648							
Religious	Item 4			.793						
	Item 27			.705						
	Item 16			.669						
	Item 1			.656						
Experience	Item 23				.843					
	Item 25				.714					
	Item 10				.654					
	Item 9				.646					
Accuracy	Item 20					.797				
	Item 17					.741				
	Item 15					.664				
Awareness	Item 3						.812			
	Item 24						.620			
Trust	Item 22							.759		
	Item 11							.698		
	Item 21							.669		

Main Factor	Item	Factor Loads								
		1	2	3	4	5	6	7	8	9
Benevolence	Item 28								.810	
	Item 6								.646	
Cost	Item 18									.768
	Item 5									.654
Initial eigenvalues		7.057	4.237	2.743	2.541	1.984	1.850	1.551	1.409	1.322
% of variance		23.505	9.779	8.283	7.670	6.890	4.729	3.954	2.885	2.663
Cumulative %		23.505	33.284	41.567	49.237	56.127	60.856	64.810	67.695	70.358

The scale of factors affecting behavioural intention is tested with CFA of 440 samples after testing with EFA. In the first stage, CFA was performed by loading all items that make up the scale on a single factor, and the results are indicated in Figure 4. Single-factor CFA fit index were determined to be $\chi^{2/df}$=4.518 GFI=.788 CFI=.805 AGFI=.751 SRMR=.074 and RMSEA=.090. According to these results, it is determined that the single-factor model does not adapt for analysis and that there is no common method bias (Aksu et al., 2017; Civelek, 2018). An analysis scale determined by EFA has been tested with first level multifactor CFA after single factor CFA. The analysis results are stated in Figure 5. The values of fit index among the variables that are exogenous in latent variable status and analysed as behavioural intention indicators, such as attitude, social influence, religious sensitivity, experience, accuracy, awareness, trust, benevolence and cost implicit variables have been calculated.
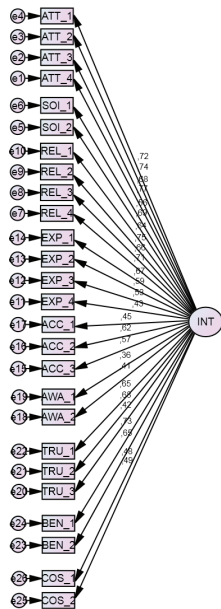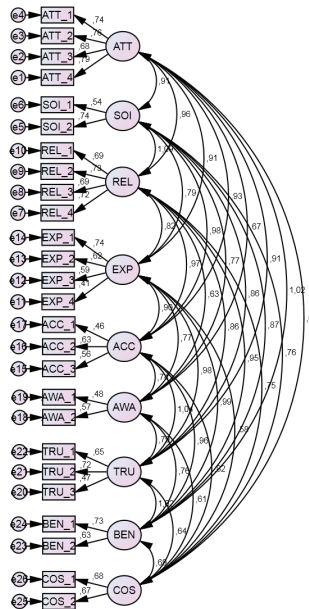

Figure 4. Single-Factor CFA   *Figure 5.* First-Level Multifactor CFA

First-level multi-factor CFA fit index are calculated as $\chi^{2/df}$=4.003 GFI=.901 CFI=.896 AGFI=.856 RMSEA=.081 SRMR=.063. For the same model, AIC=1990.910, CAIC=2244.163 and ECVI = 4.525.
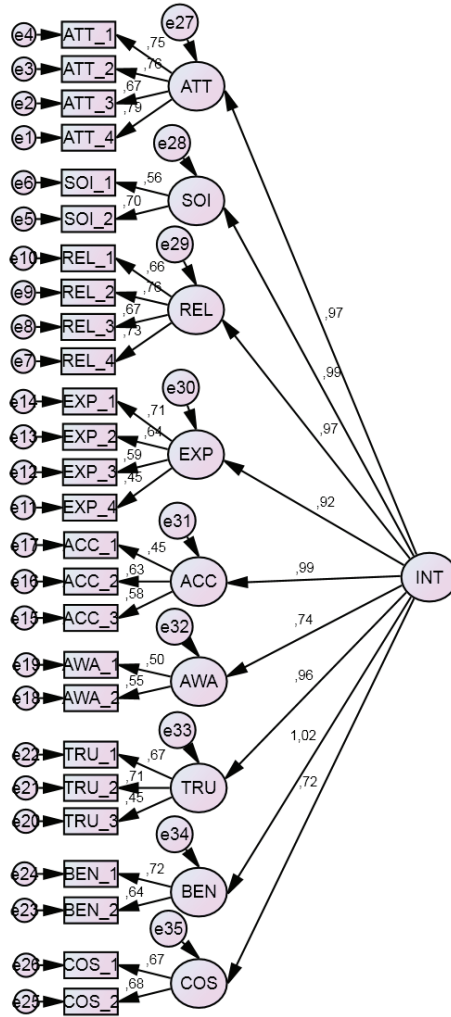

Figure 6. Second-Level Multifactor CFA

The values obtained indicate that the model is compatible with the first-level multifactor CFA (Aksu et al., 2017; Civelek, 2018). The second level CFA results of the model are shown in Figure 6. Compliance indicators for this model are calculated as $\chi^{2/df}$=4.144 GFI=.897 CFI=.913 AGFI=.884 RMSEA=.075 SRMR=.068. In this context, single-factor CFA, first-level multi-factor CFA and second-level multi-factor CFA compliance indicators are presented in Table 7. When looking at the first and second level outcomes of the CFA stated

in Table 7, it is seen that fit index related to the analysis scale is above the threshold values generally accepted in the literature and it is verified by the data that the nine sub-dimension structures of the scale are obtained while the IFI and NFI values, especially the CFI and GFI fit index, are greater than 0.90 and the AGFI value is greater than 0.85 (Bayram, 2013). Since the SRMR and RMSEA values are less than 0.08 (Aksu et al, 2017; Civelek, 2018; Gürbüz, 2019). Compared to the first and second-level models, $\Delta\chi^2$= 1089.854-984.738=105.116 and Δdf=17. At the same time, it has been determined that the AIC value of the second model (1213.854) is smaller than the AIC value of the first model (1990.910), the CAIC value of the second model (1529.234) is smaller than the CAIC value of the first model (2244.163), and the ECVI value of the second model (2.765) is smaller than the ECVI value of the first model (4.525). Based on the findings obtained, it is concluded that the fit index of the second model is a more appropriate model in terms of the data set. In addition, it is determined that the fit index of the first model is also within the accepted limits and therefore this model could also be utilised in the study. In addition, it is found that the fit index of the first model is also within the accepted limits, and therefore this model can also be used in the study.

Table 7

CFA Compliance Indicators for Behavioural Intention Scale

Level N=440	Chi-square	df	P	Chi-square/df	CFI	GFI	IFI	AGFI	SRMR	RMSEA
Single factor	1351.003	299	.000	4.518	.805	.788	.806	.751	.074	.090
First	984.738	246	.000	4.003	.896	.901	.920	.856	.063	.081
Second	1089.854	263	.000	4.144	.913	.897	.904	.884	.068	.075

Descriptive statistical information about behavioural intention scale and its sub-dimensions used in the study, correlation coefficients, trust and discriminant validity results are highlighted in Table 8 together. It is observed that Cronbach's Alpha and Combined Reliability (CR) coefficients of sub-dimensions of the scale are greater than 0.70, and the correlation values between dimensions are less than 0.90. As a merger validity, average variance extracted (AVE) is greater than 0.50, while CR values are greater than AVE values. The square root values of AVE for each dimension in parentheses are above the threshold value of 0.50. At the same time, these values are higher than the values of the correlation coefficients found in the relevant column.

Discriminant validity is a measure of the degree to which a structure contained in measurement models differs from other structures. The value of AVE must be calculated to determine the validity of scale discriminant for each dimension. The acceptable threshold value of AVE is greater than 0.50. For discriminant validity, it is also expected that these values will be greater than correlation coefficients with other dimensions by regarding the square root of AVE values for each dimension in the dataset. It has decomposition validity for each dimension of the scales used in this case. Another value used to calculate scale reliability for each dimension is CR coefficient. The fact that this value is above 0.70 indicates that combined

reliability is ensured (Fornell & Larcker, 1981; Civelek, 2017).

Standardized regression weights for behavioural intention scale are specified in Table 9. Considering coefficients and probability values of 9 sub-dimensions related to the implicit variable of intention, attitude (β=0.971, p<0.000), social influence (β=0.980, p<0.000), religious sensitivity (β=0.991, p<0.000), experience (β=0.924, p<0.000), accuracy (β=0.997, p<0.000), awareness (β=0.732, p<0.000), trust (β=0.964, p<0.000), benevolence (β=1.016, p<0.000) and cost (β=0.709, p<0.000) factors all affect customer intention in a positive way.

Table 8

Descriptive Statistics, Correlation Coefficients, Reliability and Decomposition Validity Results

	Av.	Std. Dev.	1 ATT	2 SOI	3 REL	4 EXP	5 ACC	6 AWA	7 TRU	8 BEN	9 COS
Dim. 1	3.78	0.49	(0.724)								
Dim. 2	3.62	0.80	.393**	(0.737)							
Dim. 3	3.68	0.78	.482**	.457**	(0.707)						
Dim. 4	3.74	0.67	.491*	.417**	.397*	(0.718)					
Dim. 5	3.63	0.87	.424**	.494*	.457**	.501*	(0.736)				
Dim. 6	3.33	0.62	.412**	.485**	.412*	.444**	.454**	(0.721)			
Dim. 7	3.70	0.81	.358**	.501**	.478**	.460**	.479**	.357**	(0.709)		
Dim. 8	3.72	0.79	.463*	.346**	.348**	.405*	.501**	.459**	.390**	(0.732)	
Dim. 9	3.67	0.93	.458**	.499*	.428**	.464**	.426**	.455**	.413**	.528**	(0.712)
Cronbach's Alpha			0.843	0.781	0.813	0.854	0.822	0.706	0.799	0.792	0.831
CR			0.826	0.702	0.799	0.808	0.779	0.681	0.752	0.695	0.673
AVE			0.525	0.544	0.500	0.516	0.542	0.521	0.503	0.536	0.508

* : p<0.01 **: p<0.05 Note: Cross values stated in parentheses refer to square root values of AVE.

The following authors have discovered significant results on behavioural intention in studies on the subject: Taib et al. (2008) and Amin et al. (2011) in aspects of attitude and social influence; Sun et al. (2011), Voon et al. (2011), Rehman & Masood (2012), Ramdhony (2013) and Magd & McCoy (2014) in the dimension of religious sensitivity; Zainuddin et al. (2004) and Hassan et al. (2012) in the dimension of experience; Morgan & Hunt (1994) and McKnight & Chervany (2002) in the dimension of accuracy; Doney & Cannon (1997), Jarvenpaa et al. (2000), Sun et al. (2011) and Voon et al. (2011) in the dimension of trust; Morgan & Hunt (1994) in the dimension of benevolence; Abdullah & Dusuki (2006) and Olson & Zoubi (2008) in the dimension of cost. The findings obtained in this study coincide with the results of the studies expressed in the literature.

Table 9

Standardized Regression Weights of Structural Regression Model for Behavioural Intention Scale

Factor Dimensions	Code		Intention	β	P
Attitude	ATT	<---	INT	0.971*	0.000
Social Influence	SOI	<---	INT	0.980*	0.000
Religious	REL	<---	INT	0.991*	0.000
Experience	EXP	<---	INT	0.924*	0.000

Accuracy	ACC	<---	INT	0.997*	0.000
Awareness	AWA	<---	INT	0.732*	0.000
Factor Dimensions	**Code**		**Intention**	**β**	**P**
Trust	TRU	<---	INT	0.964*	0.000
Benevolence	BEN	<---	INT	1.016*	0.000
Cost	COS	<---	INT	0.709*	0.000

*: $p<0,01$ significant.

As a result of the analysis conducted in the study, all of the hypotheses (H_1, H_2, H_3, H_4, H_5, H_6, H_7, H_8 and H_9) have been accepted statistically. In this context, it has been found that the benevolence dimension can explain the scale of behavioural intention at 1.016%; attitude, social influence, religious sensitivity, accuracy and confidence can explain it at 95% and the experience dimension can explain it at over 90%. The cost and awareness dimensions explain more than 70% of behavioural intention.

Discussion and Conclusion

As of the end of 2020, the practice of participation banking in Turkey, which has completed its thirty-seventh year, continues to become more widespread and institutionalized day by day. Increasing the share of PBs in the total banking sector depends taking market share from other banks. Therefore, PBs are expected to further increase their competitiveness with other banks. It is necessary to determine the behavioural aspects and tendencies of customers who prefer these banks, apart from new financing products such as digital banking, sukuk, investment agency accounts, and commodity sales offered by PBs using new technology. This is the main purpose of this study.

In the behavioural intention scale analysed in line with the purpose stated above, it is determined that 9 factors included in the model as a sub-dimension have a positive effect on intention, and among them, the benevolence factor affects behavioural intention the most. Another key finding is that religious sensitivity plays a decisive role in behavioural intention when individual customers prefer PBs. In addition, the findings show that customers are affected by their personal attitudes and the views of those in their immediate environment. Besides these definitions, it is determined that advertisements in traditional media (television, radio and newspaper) and social media (Facebook, Twitter and Instagram) have a statistically positive effect on the behaviour of individual customers. On the other hand, while individual customers prefer PBs, the image and reputation of banks in society has been determined to have an impact on the decision to be made. Another important finding is that TRA factors developed by Fishbein & Ajzen (1975), which emphasize the significance of individuals' attitudes in transforming thought to actual behaviour, have been verified in this study for Turkey. In the study of Erol & Al-Bdour (1989), which is identified as the first research on the subject, the authors have found that respondents in Jordan are not affected by the religious sensitivity factor, while they prefer interest-free banks. However, in this study, it is revealed

that the religious factor is an effective factor when transforming respondents' thoughts into actual behaviour. In other words, this factor explains 99% of behavioural intention.

On the survey form, individual customers are asked, "what is the key factor in your preference for PBs?" Customers are generally interested in interest sensitivity, environment (family, friends, etc.), the proposal, salary account, fast banking transactions, low cost (no commission in various banking transactions such as money transfer, EFT and account operating fee), and that bank staff behave respectfully, friendly and sincerely. Responses to the open-ended question support the results obtained from the analysis.

Consequently, it is noted that the interest-free finance system appeals not only to Muslim societies but also to all people within the framework of commercial ethics, fairness, justice and productivity in the globalized and digitalized world order in the 21st century. Authorized policy makers should take into account the expectations, opinions and suggestions of customers who prefer PBs (in other words, the attitudes and behaviours of this type of banking customer) in order to diversify the services offered by PBs, improve their qualifications and increase their share in the total banking sector to 15% or higher within the scope of the vision for 2025. In this context, PBs, especially in banking transactions that require costs (commission, money transfer fee, etc.) should take appropriate steps by paying more attention to the elements. In other respects, increasing the number of PB branches and locating them close to companies, especially in industrial-intensive areas, may provide more customer potential for PBs. Additionally, it would be beneficial to explain the banking services offered, particularly the functioning of the participation banking system and its differences from other banks, through seminars/workshops to be held frequently in order to gain a higher share of the sector.

The findings obtained from the analyses conducted in this study are limited to the opinions of the respondents. The limitation of the study is its collection of data from individual PB customers at the level of the 12 TURKSTAT regions. In this regard, the study is among the few studies in the field. In future studies, different dimensions that might have an impact on behavioural intent could be investigated in different cultures. The behavioural intention scale, on the other hand, could be tested on customers who prefer other types of bank activity.

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